

B1 (Official Form 1)(1/08)

United States Bankruptcy Court Northern District of Illinois		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle): Stewart, Morris Jr.		Name of Joint Debtor (Spouse) (Last, First, Middle): Stewart, Brenda M
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): AKA Morris "Butch" Stewart; AKA Butch Stewart		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): AKA Brenda Stewart; AKA Brenda E. Stewart; AKA Brenda Elaine Stewart
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-5073		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-0460
Street Address of Debtor (No. and Street, City, and State): 6800 State Park Road Unit 24-1 Fox Lake, IL <div style="text-align: right; font-size: small;">ZIP Code 60202</div>		Street Address of Joint Debtor (No. and Street, City, and State): 6800 State Park Road Unit 24-1 Fox Lake, IL <div style="text-align: right; font-size: small;">ZIP Code 60202</div>
County of Residence or of the Principal Place of Business: Lake		County of Residence or of the Principal Place of Business: Lake
Mailing Address of Debtor (if different from street address): 901 McDaniel Avenue Evanston, IL <div style="text-align: right; font-size: small;">ZIP Code 60202</div>		Mailing Address of Joint Debtor (if different from street address): 901 McDaniel Avenue Evanston, IL <div style="text-align: right; font-size: small;">ZIP Code 60202</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Stewart, Morris Jr.

Stewart, Brenda M

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location

Where Filed: **- None -**

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X

Signature of Attorney for Debtor(s)

(Date)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Stewart, Morris Jr.
Stewart, Brenda M

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Morris Stewart, Jr.

Signature of Debtor **Morris Stewart, Jr.**

X /s/ Brenda M Stewart

Signature of Joint Debtor **Brenda M Stewart**

Telephone Number (If not represented by attorney)

June 30, 2008

Date

Signature of Attorney*

X /s/ George M. Basharis

Signature of Attorney for Debtor(s)

George M. Basharis ARDC Number 6244345

Printed Name of Attorney for Debtor(s)

Chicago Law Center, P.C.

Firm Name

990 Grove Street

Suite 407

Evanston, IL 60201

Address

Email: gmbasharis@chicagolawcenter.net

847-424-0422 Fax: 312-268-5467

Telephone Number

June 30, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Morris Stewart, Jr.
Brenda M Stewart

Debtor(s)

Case No.
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Morris Stewart, Jr.
Morris Stewart, Jr.

Date: June 30, 2008

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Northern District of Illinois

In re Morris Stewart, Jr.
Brenda M Stewart

Debtor(s)

Case No.
Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Brenda M Stewart
Brenda M Stewart

Date: June 30, 2008

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Northern District of Illinois

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Debtors

Case No. _____

Chapter **13**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	1,075,000.00		
B - Personal Property	Yes	8	4,392,906.03		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	2		743,867.73	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		47,322.96	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		26,478.80	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			65,928.67
J - Current Expenditures of Individual Debtor(s)	Yes	4			48,447.25
Total Number of Sheets of ALL Schedules		31			
Total Assets			5,467,906.03		
Total Liabilities				817,669.49	

United States Bankruptcy Court
Northern District of Illinois

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Debtors

Case No. _____

Chapter 13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6A (Official Form 6A) (12/07)

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Case No. _____

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
One-Story Non-Residential Property 2425 Main Street Evanston, IL 60202 Property in Land Trust Number 53426-SK dated May 16, 1996, Chicago Title Land Trust Company, Trustee	Beneficiaries of Trust Number 53426-SK dated May 16, 1996, with Chicago title Land Trust	J	1,000,000.00	702,741.73
Condominium 6800 State Park Road Fox Lake, IL 60020	Fee simple	J	75,000.00	37,193.00

Sub-Total > **1,075,000.00** (Total of this page)

Total > **1,075,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Demand Deposit Account Guaranty Bank 2400 Main Street Evanston IL, 60202	H	504.16
		Demand Deposit Account First Bank & Trust 820 Church Street Evanston, IL 60201	J	978.50
		Citizens Bank (Charter One), Business Green Checking Business Checking Account 3300 W. Dempster Street Evanston, IL 60202	J	23,765.23
		Demand Deposit Account Guaranty Bank 2400 Main Street Evanston IL 60202	W	704.48
3. Security deposits with public utilities, telephone companies, landlords, and others.		Security deposit with ComEd for electric service. Account number: 3453507002 (Copia Records, Inc.)	J	1,195.00
		Security deposit with ComEd for electric service. Account number: 3453505008 (Joy Art Music, Inc.)	J	685.00
		Security deposit with ComEd for electric service. Account number: 3453506014 (Joy Art Music, Inc.)	J	275.00
4. Household goods and furnishings, including audio, video, and computer equipment.		Household furniture	J	5,000.00
		Small appliances	J	2,000.00
		Miscellaneous household goods (dishes, utensils, food, etc.)	J	500.00
Sub-Total > (Total of this page)				35,607.37

4 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Various pieces of art and novelties	J	2,500.00
6. Wearing apparel.		Clothing	J	1,800.00
7. Furs and jewelry.		Mink coat	W	10,000.00
		Annivesary Diamond Ring	W	2,500.00
		Cocktail Ring	W	500.00
		Miscellaneous gold and silver	W	500.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Screen Actors Guild pension plan	W	17,219.79
		The American Federation of Musicians pension plan	W	24,039.50
		Screen Actors Guild pension plan	H	33,949.40
		The American Federation of Musicians pension plan	H	159,489.87

Sub-Total > **252,498.56**
(Total of this page)

Sheet 1 of 4 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Joy Art Music, Inc. 2425 Main Street Evanston, IL 60202	J	2,000,000.00
		Music and video production and recording. Value estimated based upon the professional reputation of debtors, Morris and Brenda Stewart.		
		Copia Records, Inc. 2425 Main Street Evanston, IL 60202	J	1,000,000.00
		Music recording and production. Value estimated based upon the professional reputation of debtors, Morris and Brenda Stewart.		
		Art of Makin' Music Foundation 901 McDaniel Evanston, IL 60202	J	100.00
		Not-For-Profit Illinois corporation organized to fund youth scholarships for music and art education.		
		Good Stewart Productions, Ltd. 2425 Main Street Evanston, IL 60202	J	1,000.00
		Film production company.		
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		See detailed accounts receivables statements attached to this schedule.	J	315,615.92
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

Sub-Total > **3,316,715.92**
(Total of this page)

Sheet 2 of 4 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1987 BMW 325i	W	1,575.00
		2004 Chrysler PT Cruiser	H	6,500.00
		2001 Chrysler 300M	J	5,240.00
26. Boats, motors, and accessories.		2005 Manitou 24 Oasis Boat Repossessed April 29, 2008	J	20,000.00
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		Music production hardware and software, desks, office chairs, and other miscellaneous office supplies used by debtors' business, Joy Art Music, Inc.	J	45,000.00

Sub-Total > **78,315.00**
(Total of this page)

Sheet **3** of **4** continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Case No. _____

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		Ten-year lease beginning May 1, 2006, and ending April 30, 2016, of debtors' recording studios located at 2425 Main Street, Evanston, IL 60202, to Joy Art Music, Inc. and Copia Records, Inc., as tenants.	J	501,419.18
		Potential claim against Joy Art Music, Inc. and Copia Records, Inc. for unpaid rent under ten-year lease agreement dated May 1, 2016 for use of debtors' recording studios located at 2425 Main Street, Evanston, IL 60202.	J	208,350.00

Sub-Total > **709,769.18**
(Total of this page)
Total > **4,392,906.03**

Sheet 4 of 4 continuation sheets attached
to the Schedule of Personal Property

(Report also on Summary of Schedules)

Accounts Receivable Attachment to Schedule B, Page 1 of 3

FILE

COPY

GENERAL DIRECTORY OF JOB ORDERS				
Date	Company	Advertiser	Product	Total Due
1/9/08	Redzone Ent.	Music Library	Music Library	\$ 4,000.00
1/11/08	Broadcast Music Inc.	* Royalty	Income	\$ 6,741.94
1/12/08	Cross Border Orchaestra of Ireland	Special Project	Youth Production	\$ 1,000.00
1/30/08	Tom Burrell	Tom Burrell	CD	\$ 12,500.00
1/30/08	Burrell Communications Group	McDonalds Corporation	"Sweet Confessions"	\$ 11,196.00
1/30/08	Burrell Communications Group	McDonalds Corporation	"Sweet Confessions"	\$ 6,696.00
2/5/08	Burrell Communications Group	McDonalds Corporation	"Sweet Confessions"	\$ 13,500.00
2/5/08	Burrell Communications Group	McDonalds Corporation	"Sweet Confessions"	\$ 13,500.00
3/4/08	Tom Bowman	McDonalds Corporation	Worlwide Convention	\$ 82,075.00
3/5/08	Tom Burrell	Tom Burrell	Software for CD	\$ 4,000.00
3/21/08	Broadcast Music Inc.	* Royalty	Income	\$ 1,527.89
4/4/08	Burrell Communications Group	McDonalds Corporation	Southern Style Chicken	\$ 7,356.59
4/9/08	Tom Bowman	McDonalds Corporation	Worlwide Convention	\$ 25,000.00
4/21/08	Burrell Communications Group	McDonalds Corporation	Southern Style Chicken	\$ 16,350.00
4/21/08	Burrell Communications Group	McDonalds Corporation	Southern Style Chicken	\$ 16,350.00
4/22/08	Burrell Communications Group	McDonalds Corporation	Southern Style Chicken	\$ 7,150.00
4/22/08	Burrell Communications Group	McDonalds Corporation	Southern Style Chicken	\$ 7,150.00
5/5/08	Tom Bowman	McDonalds Corporation	Worlwide Convention	\$ 36,722.50
5/6/08	Marty Raab	Fantatic Voyage 2008	Fantastic Voyage	\$ 19,800.00
5/6/08	Reach Media Inc.	Fantastic Voyage Video Doc.	Video shoot	\$ 16,000.00
5/6/08	Tom Burrell		Tom Burrell CD	\$ 7,000.00
			GRAND TOTAL	\$ 315,615.92

Date : 05/18/2008
Time : 12:05 PM

Page no. 1

JOY ART MUSIC INC.

2425 MAIN STREET
EVANSTON, IL 60202Closing Date : 05/18/08
Sorted by... : Customer Code
Ranked by... : Customer Code
* Not PostedAGING DETAIL REPORT
ACCOUNTS RECEIVABLE

APRIL 08

Codes:
I Invoice P Payment
D Debit C Credit
F Finance Charge T Discount Taken

Invoice No.	Date	Due Date	Code	Amount	9999 / 61	60 / 31	30 / 1	0 / -30	-31 / -60	-61 / -90	-91 / -9999
BURRELL	BURRELL COMMUNICATION										AR Account # 11041
5351	04/30/07	04/30/07	I	25000.00							
	04/30/07		P	-12500.00							
	11/30/07		P	-4000.00							
	12/31/07		P	-1500.00	7000.00						
5380	03/31/08	03/31/08	I	7356.59		7356.59					
5383	03/31/08	03/31/08	I	16350.00		16350.00					
5384	03/31/08	03/31/08	I	16350.00		16350.00					
5385	03/31/08	03/31/08	I	7150.00		7150.00					
5386	03/31/08	03/31/08	I	7150.00		7150.00					
Total				61356.59	7000.00	54356.59	0.00	0.00	0.00	0.00	0.00
MCDONALD	MCDONALD'S										AR Account # 11041
5375	03/15/08	03/31/08	I	164150.00							
	03/31/08		P	-82075.00							
	05/18/08		P *	-25000.00		57075.00					
5387	05/18/08	05/31/08	I *	36122.50				36122.50			
Total				93197.50	0.00	57075.00	0.00	36122.50	0.00	0.00	0.00
REACH	REACH MEDIA INC.										AR Account # 11041
5388	05/18/08	05/31/08	I *	19800.00				19800.00			
5389	05/18/08	05/31/08	I *	16000.00				16000.00			
Total				35800.00	0.00	0.00	0.00	35800.00	0.00	0.00	0.00
TOMBURRELL	TOM BURRELL										AR Account # 11041
5390	05/18/08	05/31/08	I *	7000.00				7000.00			
Total				7000.00	0.00	0.00	0.00	7000.00	0.00	0.00	0.00
Grand Total				197354.09	7000.00	111431.59	0.00	78922.50	0.00	0.00	0.00

= BILLING IN APRIL

WRONG DATE IS USED

Date : 03/31/2008
Time : 12:10 PM

JOY ART MUSIC INC.

2425 MAIN STREET
EVANSTON, IL 60202

Page no. 1

Closing Date : 03/31/08
Sorted by... : Customer Code
Ranked by... : Customer Code
* Not Posted

AGING DETAIL REPORT ACCOUNTS RECEIVABLE

Codes:
I Invoice P Payment
D Debit C Credit
F Finance Charge T Discount Taken

Invoice No.	Date	Due Date	Code	Amount	9999 / 61	60 / 31	30 / 1	0 / -30	-31 / -60	-61 / -90	-91/ -9999
BURRELL	BURRELL COMMUNICATION										AR Account # 11041
5351	04/30/07	04/30/07	I	25000.00	7000.00						
	04/30/07		P	-12500.00							
	11/30/07		P	-4000.00							
	12/31/07		P	-1500.00							
5380	03/31/08	03/31/08	I *	7356.59				7356.59			
5383	03/31/08	03/31/08	I *	16350.00				16350.00			
5384	03/31/08	03/31/08	I *	16350.00				16350.00			
5385	03/31/08	03/31/08	I *	7150.00				7150.00			
5386	03/31/08	03/31/08	I *	7150.00				7150.00			
Total				61356.59	7000.00	0.00	0.00	54356.59	0.00	0.00	0.00
MCDONALD	MCDONALD'S										AR Account # 11041
5375	03/15/08	03/31/08	I	164150.00							
	03/31/08		P *	-82075.00				82075.00			
Total				82075.00	0.00	0.00	0.00	82075.00	0.00	0.00	0.00
Grand Total				143431.59	7000.00	0.00	0.00	136431.59	0.00	0.00	0.00

B6C (Official Form 6C) (12/07)

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)

☒ 11 U.S.C. §522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property			
Condominium	735 ILCS 5/12-901	30,000.00	75,000.00
6800 State Park Road Fox Lake, IL 60020			
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Demand Deposit Account	735 ILCS 5/12-1001(b)	525.11	504.16
Guaranty Bank 2400 Main Street Evanston IL, 60202			
Demand Deposit Account	735 ILCS 5/12-1001(b)	1,163.72	978.50
First Bank & Trust 820 Church Street Evanston, IL 60201			
Citizens Bank (Charter One), Business Green	735 ILCS 5/12-1001(b)	0.00	23,765.23
Checking Business Checking Account 3300 W. Dempster Street Evanston, IL 60202			
Demand Deposit Account	735 ILCS 5/12-1001(b)	0.00	704.48
Guaranty Bank 2400 Main Street Evanston IL 60202			
Security Deposits with Utilities, Landlords, and Others			
Security deposit with ComEd for electric service.	735 ILCS 5/12-1001(b)	0.00	1,195.00
Account number: 3453507002 (Copia Records, Inc.)			
Security deposit with ComEd for electric service.	735 ILCS 5/12-1001(b)	0.00	685.00
Account number: 3453505008 (Joy Art Music, Inc.)			
Security deposit with ComEd for electric service.	735 ILCS 5/12-1001(b)	0.00	275.00
Account number: 3453506014 (Joy Art Music, Inc.)			
Household Goods and Furnishings			
Household furniture	735 ILCS 5/12-1001(b)	5,000.00	5,000.00
Small appliances	735 ILCS 5/12-1001(b)	1,311.17	2,000.00
Miscellaneous household goods (dishes, utensils, food, etc.)	735 ILCS 5/12-1001(b)	0.00	500.00

B6C (Official Form 6C) (12/07) -- Cont.

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Books, Pictures and Other Art Objects; Collectibles</u>			
Various pieces of art and novelties	735 ILCS 5/12-1001(a)	2,500.00	2,500.00
<u>Wearing Apparel</u>			
Clothing	735 ILCS 5/12-1001(a)	1,800.00	1,800.00
<u>Furs and Jewelry</u>			
Mink coat	735 ILCS 5/12-1001(b)	0.00	10,000.00
Anniversary Diamond Ring	735 ILCS 5/12-1001(b)	0.00	2,500.00
Cocktail Ring	735 ILCS 5/12-1001(b)	0.00	500.00
Miscellaneous gold and silver	735 ILCS 5/12-1001(b)	0.00	500.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u>			
Screen Actors Guild pension plan	735 ILCS 5/12-1006	17,219.79	17,219.79
The American Federation of Musicians pension plan	735 ILCS 5/12-1006	24,039.50	24,039.50
Screen Actors Guild pension plan	735 ILCS 5/12-1006	33,949.40	33,949.40
The American Federation of Musicians pension plan	735 ILCS 5/12-1006	159,489.87	159,489.87
<u>Stock and Interests in Businesses</u>			
Joy Art Music, Inc. 2425 Main Street Evanston, IL 60202	735 ILCS 5/12-1001(b)	0.00	2,000,000.00
Music and video production and recording. Value estimated based upon the professional reputation of debtors, Morris and Brenda Stewart.			
Copia Records, Inc. 2425 Main Street Evanston, IL 60202	735 ILCS 5/12-1001(b)	0.00	1,000,000.00
Music recording and production. Value estimated based upon the professional reputation of debtors, Morris and Brenda Stewart.			
Art of Makin' Music Foundation 901 McDaniel Evanston, IL 60202	735 ILCS 5/12-1001(b)	0.00	100.00
Not-For-Profit Illinois corporation organized to fund youth scholarships for music and art education.			

B6C (Official Form 6C) (12/07) -- Cont.

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Case No. _____

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Good Stewart Productions, Ltd. 2425 Main Street Evanston, IL 60202 Film production company.	735 ILCS 5/12-1001(b)	0.00	1,000.00
Accounts Receivable See detailed accounts receivables statements attached to this schedule.	735 ILCS 5/12-1001(b)	0.00	315,615.92
Automobiles, Trucks, Trailers, and Other Vehicles 1987 BMW 325i	735 ILCS 5/12-1001(c)	0.00	1,575.00
2004 Chrysler PT Cruiser	735 ILCS 5/12-1001(c)	4,800.00	6,500.00
2001 Chrysler 300M	735 ILCS 5/12-1001(b)	0.00	5,240.00
Office Equipment, Furnishings and Supplies Music production hardware and software, desks, office chairs, and other miscellaneous office supplies used by debtors' business, Joy Art Music, Inc.	735 ILCS 5/12-1001(d)	3,000.00	45,000.00
Other Personal Property of Any Kind Not Already Listed Ten-year lease beginning May 1, 2006, and ending April 30, 2016, of debtors' recording studios located at 2425 Main Street, Evanston, IL 60202, to Joy Art Music, Inc. and Copia Records, Inc., as tenants.	735 ILCS 5/12-1001(b)	0.00	501,419.18
Potential claim against Joy Art Music, Inc. and Copia Records, Inc. for unpaid rent under ten-year lease agreement dated May 1, 2016 for use of debtors' recording studios located at 2425 Main Street, Evanston, IL 60202.	735 ILCS 5/12-1001(b)	0.00	208,350.00

Total: **284,798.56** **4,447,906.03**

Sheet 2 of 2 continuation sheets attached to the Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 1002866427	J		Opened 5/01/05 Last Active 5/19/08				3,933.00	0.00
Chrysler Financial 5225 Crooks Rd Ste 140 Troy, MI 48098			2001 Chrysler 300M					
			Value \$ 5,240.00					
Account No. 213000001	J		Opened 8/01/98 Last Active 5/20/08				37,193.00	0.00
First Bank & Trust 820 Church St Evanston, IL 60201			Mortgage Condominium 6800 State Park Road Fox Lake, IL 60020					
			Value \$ 75,000.00					
Account No. 200450414181001	X J		April 1, 2005 Mortgage One-Story Non-Residential Property 2425 Main Street Evanston, IL 60202 Property in Land Trust Number 53426-SK dated May 16, 1996, Chicago Title Land Trust Company, Trustee				451,527.27	0.00
JP Morgan Chase Bank, N.A. Park Ridge Business Banking 1 South Northwest Highway Park Ridge, IL 60068			Value \$ 1,000,000.00					
Account No. 200450414168002	J		April 1, 2005 Mortgage One-Story Non-Residential Property 2425 Main Street Evanston, IL 60202 Property in Land Trust Number 53426-SK dated May 16, 1996, Chicago Title Land Trust Company, Trustee				86,776.03	0.00
JP Morgan Chase Bank, N.A. Park Ridge Business Banking 1 South Northwest Highway Park Ridge, IL 60068			Value \$ 1,000,000.00					
Subtotal							579,429.30	0.00
(Total of this page)								

1

continuation sheets attached

1 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 200450414168003 JP Morgan Chase Bank, N.A. Park Ridge Business Banking 1 South Northwest Highway Park Ridge, IL 60068		J	April 1, 2005 Mortgage One-Story Non-Residential Property 2425 Main Street Evanston, IL 60202 Property in Land Trust Number 53426-SK dated May 16, 1996, Chicago Title Land Trust Company, Trustee Value \$ 1,000,000.00				164,438.43	0.00
Account No. 4331291839 National City Mortgage Po Box 1820 Dayton, OH 45401		J	Opened 7/01/02 Last Active 9/01/04 Conventional Real Estate Mortgage NOTICE ONLY Value \$ 0.00				0.00	0.00
Account No. 			 Value \$					
Account No. 			 Value \$					
Account No. 			 Value \$					
Account No. 			 Value \$					
Subtotal (Total of this page)							164,438.43	0.00
Total (Report on Summary of Schedules)							743,867.73	0.00

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Case No. _____

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. PIN: 10-24-119-033-0000 Cook County Treasurer 118 N. Clark Street Suite 112 Chicago, IL 60602		J	1st and 2nd installments of 2006 property taxes and 1st installment of 2007 property taxes for: One-Story Non-Residential Property 2425 Main Street Evanston, IL 60202					0.00
							47,322.96	47,322.96
Account No.								
Account No.								
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

0.00
47,322.96

Total
(Report on Summary of Schedules)

0.00
47,322.96

B6F (Official Form 6F) (12/07)

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R H U S B A N D W I F E J O I N T C O M M U N I T Y	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 9128377 CBA Collection Bureau 25954 Eden Landing Rd Hayward, CA 94545		H	Opened 10/01/04 Collection Attorney SBC-Illinois NOTICE ONLY			0.00
Account No. 4266-8120-2590-8038 Chase Attn: Bankruptcy Department PO Box 10018 Kennesaw, GA 30156		H	Charge Account Credit card purchases			2,169.26
Account No. 588896410163 Chase-Pier1 800 Brooksedge Blvd Westerville, OH 43081		J	Opened 7/01/93 Last Active 3/17/06 Credit Card NOTICE ONLY			0.00
Account No. Dengeos 3301 W. Main Street Skokie, IL 60076		J	Ongoing food service for business meetings.			1,741.62
<div style="display: flex; justify-content: space-between;"> <u>5</u> continuation sheets attached Subtotal (Total of this page) </div>						3,910.88

B6F (Official Form 6F) (12/07) - Cont.

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4373183375420 DSNB Macys 9111 Duke Blvd Mason, OH 45040	H	Opened 1/01/03 Last Active 4/09/04 Charge Account NOTICE ONLY				0.00
Account No. Focus Group 505 Chicago Avenue Evanston, IL 60202	J	Accounting and tax services. Firm prepares debtors' annual income tax returns.				10,600.00
Account No. 404691001069 GE Capital Financial 4246 S Riverboat R Salt Lake City, UT 84123	H	Opened 8/01/95 Last Active 8/01/98 Charge Account NOTICE ONLY				0.00
Account No. 6034590700190025 GE Money Bank/ABT TV PO Box 981439 El Paso, TX 79998	H	Charge Account Video production equipment.				2,024.00
Account No. 603462180011 GEMB/Cost Plus World Market Po Box 981439 El Paso, TX 79998	H	Opened 7/01/02 Last Active 3/14/08 Charge Account NOTICE ONLY				0.00
Sheet no. <u>1</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 12,624.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 248187 GEMB/JCP Po Box 984100 El Paso, TX 79998	H	Opened 3/01/02 Last Active 8/02/04 Charge Account NOTICE ONLY				0.00
Account No. 604415014622 GEMB/Mens Wearhouse Po Box 981400 El Paso, TX 79998	J	Opened 6/01/02 Last Active 3/17/06 Charge Account NOTICE ONLY				0.00
Account No. Gould & Ratner, LLP 222 North LaSalle Street Suite 800 Chicago, IL 60601	J	March 24, 2005 Legal/accounting services to Copia Records, Inc re annual report				3,810.15
Account No. Gould & Ratner, LLP 222 North LaSalle Street Suite 800 Chicago, IL 60601	J	April 14, 2006 Legal/accounting services to Copia Records, Inc. and Art of Makin' Music Foundation re annual reports				246.94
Account No. Gould & Ratner, LLP 222 North LaSalle Street Suite 800 Chicago, IL 60601	J	May 8, 2007 Legal/accounting services to Joy Art, Ltd., Copia Records, Inc., and Art of Makin' Music re annual reports				386.90
Sheet no. <u>2</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 4,443.99

B6F (Official Form 6F) (12/07) - Cont.

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
Gould & Ratner, LLP 222 North LaSalle Street Suite 800 Chicago, IL 60601	J	May 14, 2008 Legal/accounting services to Joy Art, Ltd., Copia Records, Inc., and Art of Makin' Music re annual reports				601.00
Account No. 40048325						
Irwin Commercial Finance 330 120th Avenue NE Ste 110 Bellevue, WA 98005	J	April 21, 2001 Sixty-month business equipment lease under agreement number 01907-301-02; expired by its terms March 29, 2006. Buy-out option exercised by debtors pursuant to lease agreement by notice dated March 21, 2006 NOTICE ONLY				0.00
Account No. 3063649313						
J.B. Robinson 375 Ghent Rd Akron, OH 44333	J	Opened 9/01/02 Last Active 4/01/06 Charge Account NOTICE ONLY				0.00
Account No. 3029519873						
Kay Jewelers 375 Ghent Rd Akron, OH 44333	H	Opened 5/01/99 Last Active 1/02/08 Charge Account NOTICE ONLY				0.00
Account No.						
KeyBank USA 127 Public Sq. Cleveland, OH 44114	W	2005 Manitou 24 Oasis Boat Repossessed April 29, 2008 NOTICE ONLY				0.00
Sheet no. <u>3</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						
Subtotal (Total of this page)						601.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.					
Account No. 038845637852	H		Opened 4/01/04 Last Active 9/22/04 Credit Card NOTICE ONLY				0.00	
Kohls/Chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051								
Account No. 6978000058977286	H		Opened 5/01/97 Last Active 3/10/04 Credit Card NOTICE ONLY				0.00	
Lane Bryant Retail/soa 450 Winks Ln Bensalem, PA 19020								
Account No. 071501	H		Opened 6/01/96 Last Active 10/01/96 Charge Account NOTICE ONLY				0.00	
Lord & Taylor Po Box 981400 El Paso, TX 79998								
Account No. SJ3899SPC	H		Medical				209.00	
Med Busi Bur 1460 Renaissance D Park Ridge, IL 60068								
Account No. 1161613161	H		Opened 2/01/03 Last Active 3/27/03 Charge Account NOTICE ONLY				0.00	
NBGL-Carsons Po Box 15521 Wilmington, DE 19805								
Sheet no. 4 of 5 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	209.00

B6F (Official Form 6F) (12/07) - Cont.

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Case No. _____

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 7737-0409-0042-5167 OfficeMax HSBC Business Solutions PO Box 4160 Carol Stream, IL 60197	J	Charge Account Office Supplies				3,240.68
Account No. The Hartford PO Box 2907 Hartford, CT 06104	J	Commercial liability insurance for 2007 to 2008 period.				1,449.25
Account No. 38361108383611084 WFNNB/Express Structure Po Box 330064 Northglenn, CO 80233	J	Opened 6/01/98 Last Active 3/16/06 Charge Account NOTICE ONLY				0.00
Account No. 15460108796700482 WFNNB/Lane Bryant 4590 E Broad St Columbus, OH 43213	H	Opened 5/01/97 Last Active 3/10/04 Charge Account NOTICE ONLY				0.00
Account No. 585907975 WFNNB/New York & Company 220 W Schrock Rd Westerville, OH 43081	H	Opened 8/01/01 Last Active 10/16/02 Charge Account NOTICE ONLY				0.00
Sheet no. 5 of 5 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						4,689.93
						Total (Report on Summary of Schedules)
						26,478.80

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Case No. _____

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Cagan Management Group, Inc. 821 Ridge Ave Building Corporation 3856 Oakton Street Skokie, IL 60076	Apartment lease; monthly rent of \$850 paid as compensation to debtors' son, Brandon T. Stewart, for services rendered to Joy Art Music, Inc. Lease term ends August 2008.
Konica Minolta PO Box 550599 Jacksonville, FL 32255	Equipment lease with 18 months remaining on original term. Payments vary with the amount of use of the leased equipment.
Martin Merel 8036 Kenneth Skokie, IL 60077	Apartment lease; monthly rent of \$1,200 paid as compensation to debtors' son, Leslie M. Stewart, for services rendered to Joy Art Music, Inc. Lease term ends July 2008.

In re **Morris Stewart, Jr.,
Brenda M Stewart**

Case No. _____

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Joy Art Music, Inc. 2425 Main Street Evanston, IL 60202	JP Morgan Chase Bank, N.A. Park Ridge Business Banking 1 South Northwest Highway Park Ridge, IL 60068

B6I (Official Form 6I) (12/07)

In re **Morris Stewart, Jr.
Brenda M Stewart**

Case No. _____

Debtor(s) _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation	Self-employed music executive	Self-employed music executive
Name of Employer	Joy Art Music, Inc.	Joy Art Music, Inc.
How long employed	30 years	30 years
Address of Employer	2425 Main Street Evanston, IL 60202	2425 Main Street Evanston, IL 60202

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

3. SUBTOTAL

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): _____

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify): _____
12. Pension or retirement income
13. Other monthly income (Specify): _____

\$ <u>32,964.34</u>	\$ <u>32,964.33</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>32,964.34</u>	\$ <u>32,964.33</u>
---------------------	---------------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>32,964.34</u>	\$ <u>32,964.33</u>
---------------------	---------------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <u>65,928.67</u>

(Report also on Summary of Schedules and, if applicable, on
Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Increase in income is expected from business growth/revenues.

United States Bankruptcy Court
Northern District of Illinois

In re **Morris Stewart, Jr.**
Brenda M Stewart

Debtor(s)

Case No.
Chapter

13

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ **407,194.79**

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income \$ **65,928.67**

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor)	\$ 0.00
4. Payroll Taxes	0.00
5. Unemployment Taxes	0.00
6. Worker's Compensation	0.00
7. Other Taxes	0.00
8. Inventory Purchases (Including raw materials)	0.00
9. Purchase of Feed/Fertilizer/Seed/Spray	0.00
10. Rent (Other than debtor's principal residence)	424.80
11. Utilities	2,031.84
12. Office Expenses and Supplies	270.10
13. Repairs and Maintenance	547.66
14. Vehicle Expenses	131.22
15. Travel and Entertainment	3,463.10
16. Equipment Rental and Leases	211.34
17. Legal/Accounting/Other Professional Fees	1,550.00
18. Insurance	1,842.52
19. Employee Benefits (e.g., pension, medical, etc.)	0.00
20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-Petition Business Debts (Specify):	

DESCRIPTION	TOTAL
Professional Subcontractors	8,456.30
Special Projects (live performances)	7,481.25
Talent Payroll	80.50
Leased Employees-Temp Services	48.00
Licensing and Fees	135.61
Bank Service Charges	102.91
Postage and Express Charges	170.16
Telephone	300.61
Software	76.12
Cable TV-AOL DSL	87.90
Operating Supplies-Donato Music	1,724.67
Advertising	25.23
Security	40.40
Storage	694.40
Studio Rent (Paid to Copia Records)	5,510.00
Auto Lease	1,377.06
Copier Lease	776.40
Union Dues	537.31
Depreciation Expense	129.88
Seminars	8.00
Other Outside Services	100.00

21. Other (Specify):

DESCRIPTION

TOTAL

22. Total Monthly Expenses (Add items 3-21)

\$ 38,335.29

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2)

\$ 27,593.38

B6J (Official Form 6J) (12/07)

In re **Morris Stewart, Jr.
Brenda M Stewart**

Case No. _____

Debtor(s) _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	300.94
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:		
a. Electricity and heating fuel	\$	1,275.00
b. Water and sewer	\$	175.00
c. Telephone	\$	290.00
d. Other See Detailed Expense Attachment	\$	830.00
3. Home maintenance (repairs and upkeep)	\$	250.00
4. Food	\$	500.00
5. Clothing	\$	250.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	300.00
8. Transportation (not including car payments)	\$	225.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	300.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	25.00
b. Life	\$	0.00
c. Health	\$	520.80
d. Auto	\$	300.00
e. Other Commercial Liability	\$	609.28
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) _____	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	312.33
b. Other Commercial loan (Maturity Date: April 1, 2010)	\$	2,924.75
c. Other Equipment loan (Joy Art, borrower; Debtors, guarantors)	\$	2,833.73
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	2,700.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	33,475.42
17. Other _____	\$	0.00
Other _____	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	48,447.25
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	65,928.67
b. Average monthly expenses from Line 18 above	\$	48,447.25
c. Monthly net income (a. minus b.)	\$	17,481.42

B6J (Official Form 6J) (12/07)

In re **Morris Stewart, Jr.**
Brenda M Stewart

Debtor(s)

Case No. _____

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Detailed Expense Attachment

Other Utility Expenditures:

Trash Pickup	\$	230.00
Internet/Cable TV	\$	300.00
Mobile Phone	\$	300.00
Total Other Utility Expenditures	\$	830.00

United States Bankruptcy Court
Northern District of Illinois

In re **Morris Stewart, Jr.**
Brenda M Stewart

Debtor(s)

Case No.

Chapter

13

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ **407,194.79**

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income \$ **65,928.67**

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor)	\$ 0.00
4. Payroll Taxes	0.00
5. Unemployment Taxes	0.00
6. Worker's Compensation	0.00
7. Other Taxes	0.00
8. Inventory Purchases (Including raw materials)	0.00
9. Purchase of Feed/Fertilizer/Seed/Spray	0.00
10. Rent (Other than debtor's principal residence)	424.80
11. Utilities	2,031.84
12. Office Expenses and Supplies	270.10
13. Repairs and Maintenance	547.66
14. Vehicle Expenses	131.22
15. Travel and Entertainment	3,463.10
16. Equipment Rental and Leases	211.34
17. Legal/Accounting/Other Professional Fees	1,550.00
18. Insurance	1,842.52
19. Employee Benefits (e.g., pension, medical, etc.)	0.00
20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-Petition Business Debts (Specify):	

DESCRIPTION	TOTAL
Professional Subcontractors	8,456.30
Special Projects (live performances)	7,481.25
Talent Payroll	80.50
Leased Employees-Temp Services	48.00
Licensing and Fees	135.61
Bank Service Charges	102.91
Postage and Express Charges	170.16
Telephone	300.61
Software	76.12
Cable TV-AOL DSL	87.90
Operating Supplies-Donato Music	1,724.67
Advertising	25.23
Security	40.40
Storage	694.40
Studio Rent (Paid to Copia Records)	5,510.00
Auto Lease	1,377.06
Copier Lease	776.40
Union Dues	537.31
Depreciation Expense	129.88
Seminars	8.00
Other Outside Services	100.00

21. Other (Specify):

DESCRIPTION

TOTAL

22. Total Monthly Expenses (Add items 3-21)

\$ 38,335.29

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2)

\$ 27,593.38

United States Bankruptcy Court
Northern District of Illinois

In re **Morris Stewart, Jr.**
Brenda M Stewart

Debtor(s)

Case No.
Chapter

13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **33** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **June 30, 2008**

Signature **/s/ Morris Stewart, Jr.**
Morris Stewart, Jr.
Debtor

Date **June 30, 2008**

Signature **/s/ Brenda M Stewart**
Brenda M Stewart
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Northern District of Illinois

In re **Morris Stewart, Jr.
Brenda M Stewart**

Debtor(s)

Case No.
Chapter

13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None
☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$360,105.70	Joint 2008 Income from Business Operations (Approximate YTD)
\$228,705.33	Joint 2007 Income from Business Operations
\$242,126.95	Joint 2006 Income from Business Operations

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None ☐ *Complete a. or b., as appropriate, and c.*

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Martin Merel 8036 Kenneth Skokie, IL 60077	April 2008, May 2008, June 2008 (monthly apartment lease payment of \$1,060 paid as compensation to Leslie Stewart for services provided to Joy Art Music, Inc.)	\$3,180.00	\$0.00
Donato Music Services 74 Malvern Road Scarsdale, NY 10583	June 3, 2008	\$1,550.00	\$0.00
Darlene Hall 1045 Carlyle Place Mcdonough, GA 30253	June 2008	\$3,200.00	\$0.00
Agustus Redmond MQ Communications 1010 Austin Street Apt 3C Evanston, IL 60202	April 22, 2008 -- \$800 May 15, 2008 -- \$1,000 May 28, 2008 -- \$200 June 5, 2008 -- \$500 June 16, 2008 -- \$350	\$2,850.00	\$0.00
American Express PO Box 360001 Fort Lauderdale, FL 33336	June 2, 2008 -- \$1,528.00 June 17, 2008 -- \$4,495.56	\$6,023.56	\$0.00
The Hartford PO Box 2907 Hartford, CT 06104	April 8, 2008	\$1,271.75	\$0.00
Konica Minolta PO Box 550599 Jacksonville, FL 32255	April 18, 2008	\$1,070.19	\$0.00

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
Nicor Gas PO Box 190 Aurora, IL 60507	April 23, 2008	\$1,396.37	\$0.00
Cagan Management Group, Inc. 3856 Oakton Street Skokie, IL 60076	April 2008, May 2008, June 2008 (monthly apartment lease payment of \$850 paid as compensation to Brandon Stewart for services rendered to Joy Art Music, Inc.)	\$2,550.00	\$0.00
Gould & Ratner, LLP 222 North LaSalle Street Suite 800 Chicago, IL 60601	June 18, 2008	\$600.00	\$5,044.99

None ☐ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
Leslie Stewart 828 Elmwood Apartment 3 Evanston, IL 60202 Debtors' Son	Monthly apartment lease payments beginning August 2007. Payments made as compensation for services provided by Leslie to Joy Art Music, Inc. Lease term terminates July 2008.	\$10,600.00	\$2,120.00
Brandon Stewart 1001 Washington Street Evanston, IL 60202 Debtors' son.	Monthly apartment lease payments beginning September 2007. Payments made as compensation for services provided by Leslie to Joy Art Music, Inc. Lease term terminates August 2008.	\$8,500.00	\$1,700.00
Darlene Hall 1045 Carlyle Place Mcdonough, GA 30253 Debtor's sister	June 2008, paid for production of "Fantastic Voyage Cruise Commerative DVD" for The Tom Joyner Morning Show.	\$3,200.00	\$0.00

4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
JPMorgan Chase Bank, Plaintiff v. Chicago Title Land Trust Company, as Successor Trustee to LaSalle Bank National Association, Successor Trustee to American National Bank and Trust Company; Brenda Stewart; Morris Stewart; Joy Art Music, Inc., Unknown Owners and Non-Record Claimants, Defendants Case No. 07-CH-15341	Mortgage foreclosure of property located at 2425 Main Street, Evanston, IL 60202, and held in Land Trust Number 53426-SK dated May 16, 1996, Chicago Land Trust Company, Trustee	Circuit Court of Cook County, Illinois, County Department, Chancery Division	Status hearing scheduled for July 2, 2008.

- None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
Chase Manhattan Bank <input type="checkbox"/> 1901 McDaniel Evanston, IL 60201	July 2007	Deposit account funds: \$4,200.00

5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
KeyBank USA 127 Public Square Cleveland, OH 44114	April 29, 2008	2005 Manitou 24 Oasis Boat Market Value: \$20,000

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Gregory T. Mitchell Attorney at Law 18141 Dixie Highway Suite 105 Homewood, IL 60430	October 2007	\$2,500.00
George M. Basharis, Attorney at Law The Midwest Debt Relief Law Center, P.C. 990 Grove Street Suite 407 Evanston, IL 60201	June 28, 2008	\$500.00
Andrea Reed All Funds Mortgage Licenced Mortgage Broker and Lender 9301 S. Kedzie Ave., Suite A Evergreen Park, IL 60805	Counseled debtor re options, including refinancing and debt restructure, to avoid default of Chase Bank loans.	\$100.00

10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR
Peter and Yanina Huften
2146-48 Brown Street
Evanston, IL 60202
Third-Party Buyers of Debtors' Home

DATE
November 29, 2006

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED
Sale of debtors' home
Value received: \$1,365,000 (selling price of home)

- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER
DEVICE

DATE(S) OF
TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND
VALUE OF PROPERTY OR DEBTOR'S INTEREST
IN PROPERTY

11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
First Bank & Trust 820 Church Street Evanston, IL 60201	Brenda Stewart 2425 Main St. Evanston, IL 60202	Personal items of inconsequential monetary value such as the debtors' last will and testament.	
Lake Shore Bank (Chase Bank) 605 N. Michigan Ave Chicago, IL 60611	Brenda Stewart 2425 Main Street Evanston, IL 60202	The safe deposit box was rented by Joy Art's previous management ten years ago. It was empty when debtor opened it prior to closing the account.	Closed February 5, 2008

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
2146 Brown Ave. Evanston, IL 60201	Morris and Brenda Stewart	November 14, 2001 through November 29, 2006

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF
GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18 . Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Joy Art Music, Inc.	36-2964102	2425 Main Street Evanston, IL 60202	Music production and recording, video production (orchestration for music)	April 10, 1978 - present
Copia Records, Inc.	36-3902386	2425 Main Street Evanston, IL 60202	Music recording and production	May 10, 1993 - present
Good Stewart Productions, Ltd.	20-2866504	2425 Main Street Evanston, IL 60202	Film production.	April 11, 2005 - present
Art of Makin' Music Foundation	36-4326979	901 McDaniel Evanston, IL 60202	Not-For-Profit Illinois corporation organized to fund youth scholarship funds for music and art education.	July 28, 1999 - Present

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS
Swigert & Associates, Inc.
505 Chicago Avenue
Evanston, IL 60202

DATES SERVICES RENDERED
October 2, 2007; February 20, 2008

Gould & Ratner, LLP
222 North LaSalle Street
Suite 800
Chicago, IL 60601

May 8, 2007; May 14, 2008

Focus Group
505 Chicago Avenue
Evanston, IL 60202

October 2, 2007; February 20, 2008

- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS
Focus Group **505 Chicago Avenue**
Evanston, IL 60202

DATES SERVICES RENDERED
October 2, 2007; February 20, 2008

Gould & Ratner, LLP **222 North LaSalle Street**
Suite 800
Chicago, IL 60601

May 8, 2007; May 14, 2008

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME
Swigert & Associates

ADDRESS
505 Chicago Avenue
Evanston, IL 60202

Gould & Ratner, LLP

222 North LaSalle Street
Suite 800
Chicago, IL 60601

Focus Group

505 Chicago Avenue
Evanston, IL 60202

Hyde Park Bank & Trust

1851 N. Elston
Chicago, IL 60622

Park National Bank

801 N. Clark Street
Chicago, IL 60610

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS
Hyde Park Bank & Trust
1851 N. Elston
Chicago, IL 60622

DATE ISSUED
May 29, 2007

Park National Bank
801 N. Clark Street
Chicago, IL 60610

January 2006

20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21. Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22. Former partners, officers, directors and shareholders

- None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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- None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23. Withdrawals from a partnership or distributions by a corporation

- None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

- None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------------	--------------------------------------

25. Pension Funds.

- None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
----------------------	--------------------------------------

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **June 30, 2008**

Signature **/s/ Morris Stewart, Jr.**
Morris Stewart, Jr.
Debtor

Date **June 30, 2008**

Signature **/s/ Brenda M Stewart**
Brenda M Stewart
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court
Northern District of Illinois

In re **Morris Stewart, Jr.**
Brenda M Stewart

Debtor(s)

Case No.

Chapter **13**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>3,500.00</u>
Prior to the filing of this statement I have received.....	\$	<u>500.00</u>
Balance Due.....	\$	<u>3,000.00</u>

2. \$ **274.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **June 30, 2008**

/s/ George M. Basharis

George M. Basharis
Chicago Law Center, P.C.
990 Grove Street
Suite 407
Evanston, IL 60201
847-424-0422 Fax: 312-268-5467
gmbasharis@chicagolawcenter.net

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN
CHAPTER 13 DEBTORS AND THEIR ATTORNEYS
(Model Retention Agreement, revised as of May 1, 2007)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from by their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

1. Discuss with the attorney the debtor's objectives in filing the case.
2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
3. Notify the attorney of any change in the debtor's address or telephone number.
4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.

3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
7. Timely prepare, file, and serve any necessary statements, amended statements and schedules and any change of address, in accordance with information provided by the debtor.
8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
9. Be available to respond to the debtor's questions throughout the term of the plan.
10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
12. Object to improper or invalid claims.
13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
14. Timely respond to motions for relief from stay.
15. Prepare, file, and serve all appropriate motions to avoid liens.
16. Provide any other legal services necessary for the administration of the case.
17. In the event that the case is converted to Chapter 7, provide any other legal services which may be necessary consistent with the attorney's responsibilities under Local Bankruptcy Rule 2090-5, with such additional fees as may be appropriate.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of

\$ 3,500.00

In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

2. *Early termination of the case.* Fees payable under the provisions set out above are not refundable in the event that the case is dismissed, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If a dismissal is due to such a failure by the attorney, the court may order a refund of fees on motion by the debtor.

3. *Retainers.* The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

4. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.

5. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

6. *Discharge of the attorney.* The debtor may discharge the attorney at any time.

Date: June 30, 2008

Signed:

/s/ Morris Stewart, Jr.

Morris Stewart, Jr.

/s/ Brenda M Stewart

Brenda M Stewart

Debtor(s)

Do not sign if the fee amount at top of this page is blank.

/s/ George M. Basharis

George M. Basharis

Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

George M. Basharis

Printed Name of Attorney
Address:
990 Grove Street
Suite 407
Evanston, IL 60201
847-424-0422

X **/s/ George M. Basharis** **June 30, 2008**

Signature of Attorney Date

Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Morris Stewart, Jr.
Brenda M Stewart

Printed Name of Debtor

Case No. (if known) _____

X **/s/ Morris Stewart, Jr.** **June 30, 2008**

Signature of Debtor Date

X **/s/ Brenda M Stewart** **June 30, 2008**

Signature of Joint Debtor (if any) Date

**United States Bankruptcy Court
Northern District of Illinois**

In re **Morris Stewart, Jr.** Case No. _____
Brenda M Stewart Debtor(s) Chapter **13**

VERIFICATION OF CREDITOR MATRIX

Number of Creditors: **46**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **June 30, 2008** **/s/ Morris Stewart, Jr.**
Morris Stewart, Jr.
Signature of Debtor

Date: **June 30, 2008** **/s/ Brenda M Stewart**
Brenda M Stewart
Signature of Debtor

Arrow Financial Services
21031 Network Place
Chicago, IL 60678

Arrow Financial Services
5996 W. Touhy Ave.
Niles, IL 60714

Cagan Management Group, Inc.
821 Ridge Ave Building Corporation
3856 Oakton Street
Skokie, IL 60076

CBA Collection Bureau
25954 Eden Landing Rd
Hayward, CA 94545

Chase
Attn: Bankruptcy Department
PO Box 10018
Kennesaw, GA 30156

Chase
800 Brooksedge Blvd
Westerville, OH 43081

Chase Cardmember Services
PO Box 15153
Wilmington, DE 19886-5153

Chase-Pier1
800 Brooksedge Blvd
Westerville, OH 43081

Chicago Title Land Trust Company
181 W. Madison Street
17th Floor
Chicago, IL 60602

Chrysler Financial
5225 Crooks Rd Ste 140
Troy, MI 48098

Cook County Treasurer
118 N. Clark Street
Suite 112
Chicago, IL 60602

Crocker Capital, Inc.
1201 Dove Street
Suite 150
Newport Beach, CA 92660

Dengeos
3301 W. Main Street
Skokie, IL 60076

DSNB Macys
9111 Duke Blvd
Mason, OH 45040

First Bank & Trust
820 Church St
Evanston, IL 60201

Focus Group
505 Chicago Avenue
Evanston, IL 60202

Francis J. Pendergast III
350 North LaSalle Street
Suite 900
Chicago, IL 60610

GE Capital Financial
4246 S Riverboat R
Salt Lake City, UT 84123

GE Money Bank/ABT TV
PO Box 981439
El Paso, TX 79998

GEMB/Cost Plus World Market
Po Box 981439
El Paso, TX 79998

GEMB/JCP
Po Box 984100
El Paso, TX 79998

GEMB/Mens Wearhouse
Po Box 981400
El Paso, TX 79998

Gould & Ratner, LLP
222 North LaSalle Street
Suite 800
Chicago, IL 60601

Gregory T. Mitchell, P.C.
18141 Dixie Highway
Suite 60430
Homewood, IL 60430

HSBC Business Solutions
PO Box 5239
Carol Stream, IL 60197-5239

Irwin Commercial Finance
330 120th Avenue NE
Ste 110
Bellevue, WA 98005

J.B. Robinson
375 Ghent Rd
Akron, OH 44333

JP Morgan Chase Bank, N.A.
Park Ridge Business Banking
1 South Northwest Highway
Park Ridge, IL 60068

Kay Jewelers
375 Ghent Rd
Akron, OH 44333

KeyBank USA
127 Public Sq.
Cleveland, OH 44114

Kohls/Chase
N56 W 17000 Ridgewood Dr
Menomonee Falls, WI 53051

Konica Minolta
PO Box 550599
Jacksonville, FL 32255

Lane Bryant Retail/soa
450 Winks Ln
Bensalem, PA 19020

Lord & Taylor
Po Box 981400
El Paso, TX 79998

Martin Merel
8036 Kenneth
Skokie, IL 60077

Med Busi Bur
1460 Renaissance D
Park Ridge, IL 60068

National City Mortgage
Po Box 1820
Dayton, OH 45401

NBGL-Carsons
Po Box 15521
Wilmington, DE 19805

OfficeMax
HSBC Business Solutions
PO Box 4160
Carol Stream, IL 60197

Ronald N. Mora
222 North LaSalle
Suite 800
Chicago, IL 60601

Sharon A. Bretz
JPMorgan Chase Bank, N.A., OH2-5170
50 South Main Street
Akron, OH 44308

Swigert & Associates
505 Chicago Avenue
Evanston, IL 60202

The Hartford
PO Box 2907
Hartford, CT 06104

WFNNB/Express Structure
Po Box 330064
Northglenn, CO 80233

WFNNB/Lane Bryant
4590 E Broad St
Columbus, OH 43213

WFNNB/New York & Company
220 W Schrock Rd
Westerville, OH 43081